EW YORK LIFE INSURANCE COMPANI

JOHN A. McCALL, President.

Have You Seen Our New Accumulation Policy

■With Guaranteed Cash Surrender Values?

It provides for a Cash Surrender Value, Cash Loans at 5%, Term Extension, and Paid-up-Insurance.

IT IS AUTOMATICALLY AND ABSOLUTELY NON-FORFEITABLE AFTER THREE FULL PREMIUMS HAVE BEEN PAID, and is incontestible for any contestible for any cont after one year.

The following illustration of a Whole Life Policy for \$10,000, issued at age 35, shows its advantages when compared with the policies issued under the Massachusetts Non-forfeiture Law which heretofore has been regarded as giving very liberal guarantees to retiring policyholders, and is incontestible for any care after one year.

ILLUSTRATION OF GUARANTEES, \$10,000, ORDINARY LIFE, AGE 35, ANNUAL PREMIUM \$281.

N. Y. Life Cash Value.	Mass. Law Value.	N. Y. Life Paid-up Insur- ance Guaranteed.	Mass. Paid-up Value.	N. Y. Life Loan Guaran- teed.	N. Y. Life Extension Given
	\$180	\$660			2 years, 8 months
		950			4 years, 1 month
		1330	1142	600	5 years, 5 months
			1459	710	6 years, 6 months
				820	7 years, 6 months
					8 years, 6 months
					9 years, 5 months
					10 years, 2 months
1460					10 years, 10 months
1620					11 years, 4 months
1780	1622				11 years, 10 months
1940	1785				12 years, 2 months
	1991	4200			12 years, 5 months
		4450	4301		12 years, 8 months
		4690	4544	2700	12 years, 10 months
			4779	2890	12 years, 11 months
					12 years, 11 months
					13 years
	\$160 320 550 660 780 910 1040 1310 1460	\$160 320 305 550 435 660 780 780 707 910 850 1040 997 1310 1149 1460 1303 1620 1461 1780 1622 1940 1785 2330 1991 2520 2700 2292 2890 2890 3080 \$\$180 305 \$\$180 \$\$305 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$435 \$\$445 \$\$308	\$160 320 305 305 550 435 1330 660 780 780 7107 910 1040 997 2360 1310 1149 2750 1460 1303 1620 1461 1780 1620 1780 1780 1780 1780 1780 1940 1785 2330 2330 2520 2700 2890 2890 2890 2890 2890 3080 \$180 \$950 \$950 \$1330 \$950 \$1330 \$1590 \$1590 \$250 \$2110 \$2520 \$2120 \$450 \$450 \$2641 \$5150	\$160	\$160

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BROADWAY 346-348

YAMAGATA'S BUSY DAY.

BROOKLYN NAVY YARD.

Marquis Yamagata, the distinguished Field Marshal of the Japanese Imperial Army, is still at the Waldorf Hotel. He remains as much of a recluse as possible, and only receives those whom courtesy dictates that he should receive. A large Japanese dag is hung from the state apartments of the hotel, where the Marquis is quartered, and floats idly out over Fifth-ave. The Marquis, passed an excellent ght and was feeling better than at any time since his hard trip across the country. He dined in his apartments and then received a few callers.

The Marquis on Tuesday afternoon visited the tomb of General Grant, on the Riverside Drive, and

came away much impressed. The Marquis stood by the tomb of the great American General with unred to his visit and told an interesting fact about General Grant's visit to the Orient. When General Grant was in the far East the Marquis was only a minor officer in the Japanese Army, but was rapidly coming to the front. His troop was detailed to act as an escort to Grant, and the Marquis took a great deal of pains to make a fine display. General Grant, as the Marquis tells the story, came out to meet the troop clad in a dark suit and smoking a huge cigar. General Grant scanned the troops attentively, and then, through an interpreter, commended the Mar-quis for the fine appearance of his soldiers, and added: "If you can dell troops like that you will be a general some day." The Field Marshal laughed over the prediction, which since has proved to be more than true, but he tells the story to explain his dislike of glittering regimentals. He protests that he does not care to wear them, and says that the great General Grant did not wear them. If the great American soldier did not see fit to don gold lace, the Marquis does not see why he should.

One of the first persons to call upon the Marquis yesterday morning was Job E. Hedges, the Mayor's private secretary. He carried an invitation from Mayor Strong to Yamagata to visit the City Hall and meet the Mayor and the heads of the various departments. The Marquis thanked Mr. Hedges for the invitation and accepted. With the members for the invitation and accepted. With the members of his suite he will visit the City Hail at noon to-day and will be received by Mayor Strong and the heads of the city departments in the Mayor's room. The Mayor will make a brief speech of welcome, and

Marquis Yamagata will reply. After than an in-formal reception will be held.

Long before noon the corridors of the hotel were filled with representative Japanese business men and merchants, who gathered to learn whether the hal would allow them to tender him the dinner Marshal would allow them to tender him the dinner which they are anxious to hold in honor of his visit. After some consultation the Marshal said that he would attend the dinner if it was perfectly informal. This the Japanese merchants promised, and the dinner was held last evening. It was strictly informal, and covers were laid for twenty. It was held in the large dining-room, and Minister Kurino, from Washington, was the host. Nothing was given out about the dinner, in deference to the wishes of from Washington, was the host. Nothing was given out about the dinner, in deference to the wishes of the Marquis, who wished to avoid all display. The Marquis during the day announced that he would tender a dinner to the Governor's staff to-night. The dinner will be held in the private dining-room in the state apartments. The list of guests is limited. No one will be invited but the members of the Marshal's suite, Minister Kurino, Consul Odagiri and the members of the Governor's staff who acted as an escort for the Marshal's party on the trip down from Buffalo. The dinner will be pretty, but not elaborate.

An auction sale of Colonial, Empire, Chippendale Sheraton and carved-oak furniture, Sheffield plated

ware, Dresden porcelains, old Delft, brass and iron fenders and andirons, jardinieres, china tea sets, cups and saucers, English cut-glass ware, etc., was begun yesterday afternoon at 2 o'clock at the Fifth Avenue Auction Rooms, and will be continued through the afternoons of to-day and to-morrow at the sale of George W. Dillaway's collection will be-gin. This collection includes antique porcelains, bronzes, Limeges, ivory tankards, Chinese cloisonne chinese papier-maché idol and a library of books. To these have been added seventy-four water-color studies from nature by G. Romin, who is about going to Paris, representing scenes in Holland, Norway, Sweden, Denmark and America, and twenty-three studies by Anton von Werner, representing home life in Mecklenberg, Germany. The auctioneer

At yesterday afternoon's sale 200 lots were dis posed of, and the total amount received for then was \$1,737 50. Among the articles sold, with the prices paid, were the following: Carved Chippendale bookcase, or china cabinet, \$26.50; Colonial solid mahogany secretary, with four drawers outside and ten drawers and a compartment inside, \$23; carved English oak hall seat decorated with conventional design and heads, \$22.50; Empire mahogany arm-chair upholstered in silk, \$20; carved English oak

THE BUTLER THIEF PLEADS GUILTY. Harold Nelson, seventeen years old, who said he lived at No. 87 Greenpoint-ave., Long Island City, and who was arrested Monday night by Detectives McCarty and Pollock, of the Central Office, for hav-Court to answer for his crime yesterday morning. The detectives told Magistrate Wentworth that all of the jeweiry had been recovered. Nelson pleaded guilty and refused to talk about the crime. Magistrats Wentworth held him in \$1,500 for trial.

sail from there on the Bothnia, of the Cunard Line. He had a few days before withdrawn from count, a considerable sum of money. He said he intended to stay in London long enough to see Blythe, Greene, Jourdaine & Co., the banking firm

"We have not heard from my father since then. He telegraphed to the London firm that he was going to sail by the Bothnia. The firm has since communicated with concorns here that owed it money, and these concerns have replied that they paid over the money to my father. Highte, Greene, Jourdaine & Co. have placed their affairs in the hands of H. J. Riddell, of Thomsen & Co., No. S. Wallst, and assert that there is \$25,90 due to them. Mr. Riddell has, I believe, attached what money there still is in the Corn Exchange Hank."

Deputy-Sheriff Williams yesterday received an attachment for \$25,260 against the Western Agency in favor of Blythe, Greene, Jourdaine & Co., for alleged wrongful conversion of personal property. The attachment was served on the Corn Exchange Hank to attach any balance Mr. Weber may have left there.

WILLIAMS ALUMNI AT THE WALDORF.

CHARLES BULKLEY HUBBELL ELECTED PRESI DENT OF THE ASSSOCIATION.

The oldest college alumni association in this city is the Williams Alumni Association, which had its annual feast and meeting for the election of officers on Tuesday evening at the Waldorf. Many members of the association will go to Williams on May 20 to

witness the annual ball game with Amberst.

The officers of the association for the coming yes are: President, Charles Bulkley Hubbell, '74; presidents, Walter D. Edmunds, '74; the Rev. lam M. Grosvenor, '85; secretary, Arthur W. cis, '90; treasurer, John Tatlock, '82; Executive mittee, J. M. Schermerhorn, '69, chairman; E. S wood, '63; J. H. Corwin, '75; Frederick Geller H. B. Adriance, '87, and F. P. Kimball, '93.

HARDWARE MERCHANTS MEET.

The representative hardware merchants of the United States usually meet informally at the be-ginning of the business season for the purpose of discussing the business situation. Such a meeting the Hotel Netherland.

Among the hardware jobbers present were S. A.

Bigelow, Boston; W. I. Sanford, Saginaw, Mich. H. H. Bishop, Cleveland; Colonel B. F. Esheiman, H. H. Bishop, Cleveland; Colonel B. F. Esheiman, New-Orleans; Brice Hayden, New-York and San Francisco; C. H. Bigelow, St. Paul, Minn.; W. B. Richards, Kansas City, and William Heyburn, Louis-ville. The situation in the various parts of the country was discussed and methods of business for the coming season decided upon. Comparisons showed that a fair season's business may be looked for, but that there is no boom in sight. One of the representative merchants said: "We come from all parts of the country, and are naturally divided on political and tariff questions, and even as to business methods, but we are a unit on this: That we want no straddle on the money question. We want sound money—and lots of it."

James Gleason, for ten years registrar of Bellevuwas to have taken effect yesterday. Gleason was informed by the Commissioners of Charities that he would be dismissed if he did not resign. His successor has not as yet been appointed. The salary for the office of registrar is about \$1,000 a year. Gleason is a Democrat.

It is likely that the charges made by Moses Op-Acting Captain McKirvey, of the Flifth-st. station, will be disapproved by Commissioner Grant, who is chairman of the Committee on Rules and Discipline. Oppenheim accuses McKirvey of insulting him by ordering him out of the station-house. Commissioner Grant had the acting captain before him yesterday, and heard his side of the story. McKirpenheim, of No. 241 East Seventy-first-st., against Acting Captain McKirvey, of the Flith-st. station, will be disapproved by Commissioner Grant, who is chairman of the Committee on Rules and Dis-

STREET LAMPS ALMOST READY.

A LONG-FELT WANT POINTED OUT BY THE TRIB

lamp for street corners which The Tribune urged the Commissioner of Public Works to adopt is be ready to put in position shortly. As already described, they are shout fifteen inches square, with of intersecting streets and avenues will be painted in large letters and figures on the glass sides, and can be read at a considerable distance in a dim light. Their adoption meets a long-felt want in this city, which has been repeatedly pointed out by The

SALE OF THE HOBOKEN FERRY.

H. M'K. TWOMELY, H. B. HOLLINS AND OTHERS IN THE SYNDICATE - THE VALUATION SAID TO HE \$4,500,000.

The syndicate which has purchased the Hoboken ferry from the Stevens estate includes H. McK. Twombly, H. B. Hollins, Sheppard Knapp, Roswell Eldridge, President William A. Nash, of the Corn Exchange Bank, and Garret A. Hobart, of Pater-son. It is understood that the price paid was \$3,500,000, and the assumption of a mortgage of \$1,000,000 on the property, making the total valuation

The ferry was offered by the syndicate to the Dela-ware, Lackawanna and Western Railroad at a small advance on the purchase price, but the railroad declined to buy on the ground that it did not want to go into the ferry business. The railroad has a con-tract with the ferry which was originally for twenty years, and which has some eighteen years to run.

As the Vanderbilt representation in the ferry syn-As the Vanderbilt representation in the ferry syndicate, through Mr. Twombly and Mr. Hollins, is large, and as the Vanderbilt interest in the Delaware, Lackawanna and Western is likewise large, the two properties can be depended on to work harmoniously under any circumstances.

Most of the members of the ferry syndicate alaon are interested in the Union Ferry Company, which controls the ferries across the East River below Thirty-fourth-st.

The ownership of the Hoboken Ferry from the time it was started has rested until now with the Stevens family, and it was a matter of considerable surprise that it parted with the ferry.

THE NEW POLICE INSTRUCTOR.

Sergeant Michael Smith, formerly of the East Twenty-second-st. station, yesterday took charge of the school of instruction for new policemen at headquarters. Sergeant Smith is one of the new sergeants recently appointed. He has been twentytwo years in the Department, and was a roundsman for nineteen years. He was for nine years as-sistant instructor of the probation police officers, Eight years ago he was assigned to precinct duty. Chief Conlin has detailed him to his present posi-tion because of his experience as an instructor and his good record in the Department. Smith is a veteran and a man of considerable military experience. The fifty new men appointed by the Police Board on Tuesday will be instructed by Sergeant Smith in the duties of a patrolman.

James Cox, a .eeper in the House of Refuge, Randall's Island, was arrested Tuesday evening about to o'clock, at Greenwich and Fulton sts., where he

was fighting with Leonard Hauger, of Brooklyn. Cox was drunk. At the Church-st, station a gold watch and chain, \$26 in cash and a big bunch of keys was found on him. He explained to Acting THE CONSIDINE TRIAL.

was a surprise to many New-Yorkers yesterday and on account of the unexpected outcome of Con of well-informed men declared that they could not understand how any jury could have acquitted Considing in the face of the testimony which was presented at the trial, and they also said that the

Considing shot Malone in front of the St. James Hotel in Broadway on the evening of January 28, 1855, when the two men quarrelled about a sum of money which Considing declared Malone owed to him. In his defence Considine declared that Madid not pretend that he called out for the protecin front of the hotel before he drew his revolver and shot his adversary down. His trial was delayed so long that there appeared to be cause for suspicton that some influence in his behalf was being exerted in the District-Attorney's office, and his case was transferred from one court to another no less than ten times before Recorder Goff stopped

Considing was said to be willing to plead guilty to manslaughter at one time, in the expectation that he would get off with a light sentence. When his case came to trial the prosecution was not con ducted by the strongest of the assistants of Colonel Fellows who have obtained convictions in murder cases, and the declaration by Considine that he killed Malone in self-defence was not refuted in a way to stamp it as an excuse instead of a justifica-tion for the taking of human life, so a number of persons who watched the course of the trial say. In the comments which have followed the announcement of Considine's acquittal there has been evident a feeling that the just punishment of murderers in this city is becoming too tardy and

The members of the jury that acquitted Considine are William C. Penny, jewelry, No. 2 Maiden Lane, are William C. Penny, jewelry, No. 2 Maiden Lane, residence No. 24 West Twenty-socond-st., foreman; George H. Munz, milk, No. 401 West Forty-fourth-st.; Daniel Davies, cigars, No. 130 East One-hundred-and-intenteenth-st.; Joseph Kopperl, printer, No. 26 West One-hundred-and-inteenth-st.; Joseph Kopperl, printer, No. 9 Murray-st., residence No. 347 East Fifty-eighth-st.; Edward E. Spencer, ip. bindings, No. 3 Warren-st., residence No. 64 East Eighth-st.; Zacharlah Bendheim, agent, No. 64 East Eighty-seventh-st.; Andrew Masterson, stone, No. 544 East Eighty-third-st.; Albert L. Hum, clerk, No. 102 East Seventieth-st.; Henry W. Thoms, No. 128 West Ninety-sixth-st.; Israel B. Cohen, dusters, No. 43 Murray-st., and Marcus Simon, salesman, No. 33 Mercer-st.

THE FIRE BOARD TO APPEAL. Ex-Judge Donohue yesterday served on the Fir

of the Supreme Court, made on February 4, restor ing ex-Fire Marshal James Mitchel to duty. The Commissioners accepted the service, and told the ex-Judge that they had decided to carry the case to the Court of Appeals.

A PRESS ASSOCIATION MEETS.

The annual meeting of the New-York State As-ociated Press was held at the Holland House yessociated free was and nearly every paper in the association was represented. Routine business was transacted, and the following officers were elected to serve for the coming year: President, George Bleistein, "The Buffalo Courier"; vice-president, John H. Cunning-ham, "The Utica Heraid"; secretary and treasurer, nam, "The Utica Heraid"; secretary and treasurer, R. R. Sopher, "The Eimira Gazette"; Executive Committee, W. F. Balkam, "The Rochester Union"; Charles S. Francis, "The Troy Times"; Howard C. White, "The Syracuse Standard"; H. J. Knapp, "The Auburn Advertiser"; John H. Farrell, "The Albany Times-Union"; James B. Platt, "The Poughkeepsie Eagle"; C. M. Dickinson, "The Binghamton Republican."

SALE OF FIFTH-AVE. REALTY.

chased for a consideration of \$445,000 the property No. 72 Fifth-ave., consisting of two lots, having a frontage of 51 feet 7 inches and a depth of 100 feet, from Marx and Moses Ottinger and Isidore I. and Max S. Korn. The sale is subject to leases for eight and three years.

THE FUTURE DELMONICO'S-SOME

000. This was a noted hostlery in the days of Co-tain William Connor, the friend and adviser of Isla terday that it had been sold to a syndicate crests much interest. The property is owned by Sus Spofford and other heirs of the Spofford estate 3 occupies 94.4 feet in Broadway, 109.1 feet in Twenty sixth-st., and extends 98.9 feet in the rear. A reresentative of the estate said yesterday that net tiations for the sale of the property had been progress, but that no definite understanding he been reached.

Ernest Dorval, of Dorval Brothers, proprietors

the St. James Hotel, said last evening that the made regarding the sale of the property.

From trustworthy sources it was learned total

syndicate has for some time been seeking beof Broadway and Twenty-fifth and Twenty-sts., extending as far as Trinity Chapel. we obstacles in the way is said to be the firm the state of the st soil & Glenney, who occupy a store immediately south of the St. James Hotel. The syndical thus far not been able to make terms with the syndical state. Another obstacle is said to be a property-own joining Trinity Chapel, in Twenty-fifth-st., who

mands \$105,000 for his property. It is said to \$100,000 has been offered to him.

There has been a rumor that the Isaac Toward property, at No. 9 West Twenty-fifth-st., two downwest of Broadway, was included in the syndicially plans to acquire the block named and erect an isomeone building on the side. mense building on the site. The demolition of Ra-West Twenty-fifth-st, has already been begun, and is announced that a fifteen-story office building to be erected in its place. The report is that is syndecate which is endeavoring to acquire the

send property.

The lease by Charles C. Delmonico of the Barwood House, at Forty-fourth-st. and Fifth-ave. cates, according to real estate men, the worst trend of restaurants of the first class. Mr. De monico said yesterday to a Tribune reporter that he would not take possession of the Sherwood House property until September, 1897. The old restaural in the mean time, will be continued upon the lines

In the mean time, will be continued upon the which have made it famous.

As to the proposed new Delmonico's, at Forty-fourth-st., Mr. Delmonico said that the present structure upon the site would be torn down and that a seven-story building would be erected in its piacs. The new building is to be constructed of Indianatione, and it is intended to make the architectural effects unusually attractive. The architect of the new building will be James Brown Lord. Mr. Delmonico said that detailed plans for the new structure had not been decided upon.

had not been decided upon.

There has been much speculation as to the disposition of the Holy Trinity Church property at the northeast corner of Forty-second-st. and Madson-ave., which was recently sold to C. F. Dominica with Dominick & Dickerman. The most persistent rumor has it that the property has been sold to an intermediate agency for the New-York Central Railroad Company. Mr. Dominick made the follow-ing emphatic statement on this point yesterday to a Tribune reporter: "The Holy Trinity Church prop-

erty has not been sold, directly or indirectly, to it New-York Central Railroad Company. I know to be a fact. As to what will be done with to property, I do not know. It will certainly be in proved.

property, I do not know. It will create proved."

It seems to be well understood that the old church will be demolished and that a modern business structure of some kind will be erected on the structure of some kind will be erected on the site. As to the question whether or not a hotel will be put up there, those directly interested declare that they have nothing to say.

A report was current yesterday in leading drygoods circles that Simpson, Crawford & Simpson, the well-known drygoods firm, were the purchases of the property Nos. IIs and 122 Fifthers, belonging to the Moses Taylor estate, recently disposed of at public sale. The story also ran that Simpson, Crawford & Simpson proposed to erect a fire store upon this gits. with a view to transferring their

of at public sale. The story also ran that of Crawford & Simpson proposed to erect a fit upon this site, with a view to transferrin business to Fifth-ave.

William Crawford, the head of the house seen yesterday by a Tribune reporter, said: is nothing whatever in the report that we to go to Fifth-ave. We are contented here, so need of changing our place of business.